

## **CITY OF WOODSTOCK NATIONAL FLOOD INSURANCE PROGRAM INFORMATION**

The City of Woodstock participates in the National Flood Insurance Program (NFIP). The NFIP makes federally backed flood insurance available for all buildings, whether they are in a floodplain or not. Flood insurance covers direct losses caused by surface flooding, including a stream or creek flowing over its banks, a lake storm, and local drainage problems. The NFIP insures buildings with two types of coverage: structural and contents. Structural coverage is for the walls, floors, insulation, furnace, and other items permanently attached to the structure. Content coverage may be purchased separately provided the contents are in an insurable building.

Even if your property has not been flooded or is high enough that it has not flooded recently, it may still be flooded in the future because the next flood event could be worse. If you are in the floodplain, the odds are that someday your property will be damaged. Some ideas about how to protect your property are provided below.

### **LOCAL FLOOD HAZARDS**

A relatively small number of properties in Woodstock experience periodic flooding. Many of these areas in the north and east side of the City are along and in the vicinity of Silver Creek. Flood hazard properties to the south, between Dean Street and Route 47, are near Apple Creek, and properties in the west and south of the City are close to the Kishwaukee River. A number of floodplain areas in the City also consist of isolated depressional areas that are subject to seasonal flooding. A number of these areas, such as the Westwood Conservation Area and the Silver Creek Conservation Area, are owned by the City.

Flooding in these areas can occur for a variety of reasons, including excessive precipitation, improper grading, poorly maintained storm sewers or drain tiles, and other reasons. Even if your property has not been flooded or is high enough that it has not flooded recently, it may still be flooded in the future. If you



are in the floodplain, the odds are that someday your property will be subject to a flood event and damaged. Some ideas about how to protect your property are provided below. Information as to whether your property is in a floodplain can be obtained from the City. A property

owner should first check Woodstock's local flood hazard maps to see if a property is in a mapped floodplain. These maps and related flood protection references are available at City Hall (121 West Calhoun Street) and at the Department of Public Works (326 Washington Street).

## **FLOOD SAFETY**

The following common sense guidelines and practices can help you from the dangers of flooding:

- Do not drive through a flooded area. More people drown in their cars than anywhere else. Water can reduce braking ability and may cause the engine to malfunction. Don't drive around road barriers; a road, culvert, or bridge may be washed out.
- Do not walk through flowing water. Drowning is the number one cause of flood deaths, mostly during flash floods. Currents can be deceptive and six inches of moving water can knock you off your feet.
- Stay away from power lines and electrical wires. The number two flood killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines to ComEd or the City emergency personnel.
- Have your electricity turned off by ComEd. Some appliances, such as television sets, keep electrical charges even after they have been unplugged. Don't use appliances or motors that have gotten wet unless they have been taken apart, cleaned, and dried.
- Be alert for gas leaks. Turn off the gas to your house before it becomes flooded. If you smell gas, report it to the City or Nicor. Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns, or open flames if you smell gas or until you know the gas has been turned off and the area has been ventilated.
- Look out for animals, especially snakes. Small animals that have been flooded out of their homes may seek shelter in yours.
- Look before you step. After a flood, the ground and floors can be covered with debris including broken glass and nails. Floors and stairs that have been covered with mud can be very slippery.
- Do not use gas engines, such as generators, or charcoal fires indoors during power outages. Carbon monoxide exhaust is dangerous and can cause serious health hazards.

## **FLOOD INSURANCE AND PURCHASE REQUIREMENTS**

The Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994 make the purchase of flood insurance mandatory for federally backed mortgages on buildings located in Special Flood Hazard Areas (SFHAs). It also affects all forms of Federal or Federally related financial assistance for buildings located in SFHAs. The SFHA is the base (100-year) floodplain mapped on a Flood Insurance Rate Map (FIRM).

The mandatory purchase requirement applies to all forms of federal or federally related financial assistance for buildings located in a Special Flood Hazard Area (SFHA). This requirement affects loans for the purchase, construction, repair, or improvement of any publicly or privately owned building in the SFHA, including machinery, equipment, fixtures, and furnishings contained in such buildings.

Financial assistance programs affected include loans and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, Small Business Administration, and Federal Emergency Management Agency. The requirement also applies to secured mortgage loans from financial institutions, such as commercial lenders, savings and loan associations, savings banks, and credit unions that are regulated, supervised or insured by Federal agencies such as the Federal Deposit Insurance Corporation and the Office of Thrift Supervision. It also applies to all mortgage loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market.

Before a person can receive a loan or other financial assistance from one of the affected agencies or lenders, it must be verified that the building is in a Special Flood Hazard Area (SFHA). Copies of the FIRM are available for review in the Department of Community & Economic Development (121 West Calhoun Street) and the Department of Public Works (326 Washington Street). Many lenders and insurance agents also have copies. It is the agency's or the lender's responsibility to check the FIRM to determine if the building is in an SFHA, although the City will provide assistance.

If the building is in a SFHA, the agency or lender is required by law to require the recipient to purchase a flood insurance policy on the building. The requirement is for structural coverage equal to the amount of the loan (or other financial assistance) or the maximum amount available, whichever is less.

The mandatory purchase requirement does not affect loans or financial assistance for items that are not covered by a flood insurance policy, such as vehicles, business expenses, landscaping, and vacant lots. It does not affect loans for buildings that are not in the SFHA, even though a portion of the lot may be floodprone. While not mandated by law, a lender may require a flood insurance policy as a condition of a loan for a property in any zone on a Flood Insurance Rate Map.

If a person feels that a SFHD form incorrectly places the property in the SFHA, he or she can request a Letter of Determination Review from FEMA. This must be submitted within 45 days of the determination. More information can be found at the following web site:

**[www.fema.gov/plan/prevent/fhm/fq\\_gen11.shtm](http://www.fema.gov/plan/prevent/fhm/fq_gen11.shtm)**.

If you need to make an inquiry regarding a specific parcel, please tell us its street address, tax identification number, or a legal description.

If you don't have flood insurance, talk to your insurance agent. Most homeowner's insurance policies do not cover damage due to flooding. Flood insurance is only available to communities that participate in the NFIP. Because of the City's floodplain management programs and its efforts to provide multiple flood hazard protection, Woodstock is part of the NFIP and residents are able to obtain flood insurance. Additionally, because the City participates in the Federal Emergency Management Agency's Community Rating System (CRS) Program, flood insurance premiums are discounted.

Be sure to check your policy to ensure that you have adequate coverage. Usually these policies cover a building's structure, but not the contents. Contents coverage can be obtained by asking. At last count, there were 33 flood insurance policies in Woodstock. There is a 30-day waiting period before flood insurance coverage becomes effective. Plan ahead – don't wait until a flood event is predicted before buying flood insurance. If you are building inside the floodplain, the purchase of flood insurance is mandatory if using a federally regulated/insured bank for a loan.

### **PROPERTY PROTECTION MEASURES**

If your property is susceptible to flooding, there are a number of flood damage reduction measures that you can take, including the following.

- Watertight seals can be applied to brick and block walls to protect against low-level flooding.
- Utility components, such as heating and air conditioning systems, water heaters and other major appliances can be elevated to higher floors in the structure or onto raised platforms.
- Temporary measures, such as moving furniture and other valuables to higher floors or sandbagging exterior openings will also help.
- Elevating or relocating the entire structure may also be a feasible option.

### **NATURAL FUNCTIONS AND BENEFITS**

Floodplains play a valuable role in providing natural and beneficial functions to the area around, and including, Woodstock. Floodplains that are relatively undisturbed provide a wide range of benefits to both human and natural systems. These benefits provide aesthetic pleasure as well as function to provide active processes such as filtering nutrients. Parts of the Silver Creek, Kishwaukee River, and Apple Creek floodplains are used as a means to filter farm chemical run-off so that these areas can maintain bio-diversity and ecosystem sustainability. These floodplains contain historic and ecological sites for education and study. They enhance waterfowl, fish and other wildlife habitats and provide sites

for feeding and breeding. Furthermore, they also provide natural erosion control and open space so further flooding damage does not occur.

### **FLOODPLAIN PERMIT REQUIREMENTS**

All development within a 100-year floodplain (not just building construction, but filling, excavating, installation of fences, etc.) is required to obtain a permit from the City. Applications must be made and a permit issued prior to doing any work in a floodplain area. Please contact the Department of Community & Economic Development (815-338-4305) to obtain information which you will need to properly develop in the floodplain. If you observe any illegal activity in the floodplain, it can also be reported to this number.

### **SUBSTANTIAL IMPROVEMENT/DAMAGE**

The National Flood Insurance Program requires that if the cost of improvements to a building or the cost to repair damages (from any cause) to a building exceeds 50% of the market value of the building (excluding land value), the entire building must be brought up to current floodplain management standards. Building improvement projects include exterior and interior remodeling, rehabilitation, additions and repair and reconstruction projects. Additionally, the cost of currently planned improvements will be added to the cost of previously made improvements and compared to the existing market value to determine if the improvements exceed 50% of the structure's value. Please contact the Department of Community & Economic Development (815-338-4305) to obtain more information.

### **DRAINAGE SYSTEM MAINTENANCE**

As simple as it may sound, simply keeping smaller swales, ditches, drainage routes and streams free of debris can dramatically improve the run-off capacity of low-lying areas, as well as greatly reduce the occurrence blockage that contributes to flooding. It is illegal to dump materials into a waterway and violators may be fined. If you see someone dumping or observe debris in one of the City's water courses, please contact the City at (815)-338-4305.

### **WHAT YOU CAN DO**

Several of the City's efforts depend on your cooperation and assistance. Here are just a few ways that you can help:

- Don't dump or throw anything into the ditches, drainage routes, swales, or streams. Dumping of this kind is a violation of the City Code. Even grass clippings and branches can accumulate and interfere with water flow. A plugged pipe or channel cannot carry

water and when it rains the water has to go somewhere. Every piece of trash contributes to flooding.

- If your property is next to a ditch or stream, do your part and keep the banks clear of brush and debris. The City has a stream maintenance program which can help remove major blockages such as downed trees.
- If you see dumping or debris in the ditches or streams, contact the City at 815-338-4305.
- Always check with the City before you build on, alter, regrade or fill on your property. A permit may be needed to ensure that projects do not cause problems on other properties.
- If you see building or filling without a City permit sign posted, contact the Woodstock Building Department at 815-338-4305.
- Review the following information on floodproofing, flood insurance and flood safety.

## **FLOODPROOFING**

There are several different ways to protect a building from flood damage. One way is to keep the water away by regarding your lot or by constructing a small floodwall or earthen berm. These methods work if your lot is large enough, if flooding is not too deep, and if your property is not in the floodway. The City can provide you with information regarding this option. Another approach is to make waterproof your walls and place watertight closures over the doorways. This method is not recommended for houses with basements or where water is likely to get over two feet deep. A third approach is to raise the house above flood levels. Although this may be costly, a small wood frame house may be elevated for under \$10,000.

Many houses, even those not in the floodplain, have sewers or storm drains that back up into the basement during heavy rains. A drain plug or standpipe can stop this if the water doesn't get more than one or two feet deep. They can often be purchased at a hardware store or local home improvement center for a reasonable cost. For deeper sewer backup flooding, talk to a licensed plumber about overhead sewers or a backup valve. Although overhead sewers are now required by the City's building codes for new construction, many of our older homes have not had this protective measure installed.

These measures are called floodproofing or retrofitting. More information regarding them can be obtained from the City. It is important to note that any alteration to your building or land, including grading or filling, requires a permit from the City. If you know a flood event is likely or

that flooding conditions are imminent, you should consider shutting off the gas and electricity and moving valuable contents upstairs. Since flooding can often occur without much warning, a detailed checklist prepared in advance may help ensure that you don't forget anything.

## **CITY SERVICES**

The first thing you should do is check Woodstock's local flood hazard maps to see if your property is in a mapped floodplain. These maps and related flood protection references are available at City Hall (121 West Calhoun Street) and at the Department of Public Works (326 Washington Street). You can also visit the Library for additional information regarding flood hazards and their impact. If your property is within a flood hazard area, we can give you more information, such as depth of flooding over a building's first floor, past flooding problems in the area and, if applicable, copies of elevation certificates on buildings built in the floodplain.

Even if your property is not in a floodplain, there still may be some risk of flooding. If requested, City personnel can visit a property to review flooding problems and explain ways to stop flooding or prevent flood damage. Call the City at 815-338-4305 to ask about this free service. If you are in a floodplain or have had a flood, drainage problem, or storm sewer backup issues, check out these sources of assistance.

As a public service the City can provide you with the following information upon request.

- Whether a property is in or out of a Special Flood Hazard Area (SFHA) as shown on the City of Woodstock's current Flood Insurance Rate Maps (FIRM).
- Additional flood insurance data for a site, such as the FIRM zone and the base flood elevation or depth, if depicted on the FIRM.
- A handout on the flood insurance purchase requirements that can help those who need a mortgage or loan for a property in a SFHA (*a copy of this handout is attached and additional copies can be obtained from the City*).
- Copies of completed FEMA Elevation Certificates for buildings constructed since 1979 when the City began participating in the National Flood Insurance Program.

Requests for this information can be made at the Department of Community & Economic Development which is located at 121 West Calhoun Street (815-338-4305). City Hall is open from 8:30 a.m. until 5:00 p.m. on Mondays, Wednesdays, Thursdays, and Fridays, and from 8:30 a.m. until 7:00 p.m. on Tuesdays.

## **ADDITIONAL INFORMATION**

Additional information is available at the Woodstock Public Library or from the Federal Emergency Management Agency. General information regarding floodplains is available at

**[www.fema.gov/hazard/flood/index.shtm](http://www.fema.gov/hazard/flood/index.shtm)**

and can also be obtained by visiting

**[www.fema.gov/about/programs/nfip/index.shtm](http://www.fema.gov/about/programs/nfip/index.shtm)**.

NFIP publications can also be requested by going to

**[www.fema.gov/business/nfip/libfacts.shtm](http://www.fema.gov/business/nfip/libfacts.shtm)**.